

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

Application No. : 10/631,970 Confirmation No.: 3665
Filed : August 1, 2003
Applicant : David Lee Hamilton et al.
Title : Payment Processing with Selection of a Risk Reduction Technique

TC/AU : 3696
Examiner : John A. Anderson

Docket No. : 23952-0108
Customer No. : 72386

AMENDMENT AND RESPONSE TO FINAL OFFICE ACTION

Mail Stop AF
Commissioner for Patents
P.O. Box 1450
Alexandria, VA 22313-1450

Dear Sir or Madam:

Responsive to the final Office Action dated October 16, 2008, the Applicants submit the following amendments and remarks. In light of these amendments and remarks, the Applicants respectfully assert that all of the claims are patentable, and that the application be allowed. A Request for Continued Examination has been submitted contemporaneously herewith.

Amendments to the Claims are reflected in the listing of claims which begins on page 2 of this paper.

Remarks/Arguments begin on page 12 of this paper.